

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
WESTERN DIVISION**

In re: LACLAIRE, KATHLEEN M.	§	Case No. 09-70638
	§	
DUBACH, KATHLEEN M.	§	
Debtor(s)	§	

**NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P.2002(a)(6) and 2002(f)(8), please take notice that JAMES E. STEVENS, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

United States Bankruptcy Court
211 South Court Street
Rockford, IL 61101

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 09:30am on 03/14/2012 in Courtroom 115, United States Courthouse, 211 South Court Street Rockford, IL 61101.

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Dated: 02/06/2012

By: /s/JAMES E. STEVENS

Trustee

JAMES E. STEVENS
6833 Stalter Drive
Rockford, IL 61108
(815) 962-6611
jstevens@bslbv.com

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
WESTERN DIVISION

In re: LACLAIRE, KATHLEEN M. § Case No. 09-70638
§
DUBACH, KATHLEEN M. §
Debtor(s) §

SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION

The Final Report shows receipts of \$ 7,003.78
and approved disbursements of \$ 175.91
leaving a balance on hand of ¹ \$ 6,827.87

Balance on hand: \$ 6,827.87

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
5	Wells Fargo Financial Illinois Inc	195,547.15	0.00	0.00	0.00

Total to be paid to secured creditors: \$ 0.00

Remaining balance: \$ 6,827.87

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - JAMES E. STEVENS	1,450.38	0.00	1,450.38
Attorney for Trustee, Fees - Barrick, Switzer, Long, Balsley & Van Evera	2,828.50	0.00	2,828.50
Attorney for Trustee, Expenses - Barrick, Switzer, Long, Balsley & Van Evera	580.00	0.00	580.00

Total to be paid for chapter 7 administration expenses: \$ 4,858.88

Remaining balance: \$ 1,968.99

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00

Remaining balance: \$ 1,968.99

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for priority claims: \$ 0.00

Remaining balance: \$ 1,968.99

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 124,028.68 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 1.6 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	DISCOVER BANK	11,647.65	0.00	184.92
2	Recovery Management Systems Corporation	48,726.06	0.00	773.54
3	Recovery Management Systems Corporation	6,087.45	0.00	96.64
4	Roundup Funding, LLC	3,016.31	0.00	47.88
6	Sprint Nextel Correspondence	90.37	0.00	1.43
7	American Express Centurion Bank	16,331.28	0.00	259.26
8	FIA CARD SERVICES, NA/BANK OF AMERICA	13,758.82	0.00	218.43
9	FIA CARD SERVICES, NA/BANK OF AMERICA	13,198.39	0.00	209.53
10	PRA Receivables Management, LLC	11,172.35	0.00	177.36

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Total to be paid for timely general unsecured claims: \$ 1,968.99

Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardy general unsecured claims: \$ 0.00

Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims: \$ 0.00

Remaining balance: \$ 0.00

Prepared By: /s/JAMES E. STEVENS
Trustee

JAMES E. STEVENS
6833 Stalter Drive
Rockford, IL 61108
(815) 962-6611
jstevens@bslbv.com

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

Certificate of Notice Page 6 of 8
 United States Bankruptcy Court
 Northern District of Illinois

In re:
 Kathleen M. LaClaire
 Debtor

Case No. 09-70638-MB
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0752-3

User: vgossett
 Form ID: pdf006

Page 1 of 3
 Total Noticed: 24

Date Rcvd: Feb 14, 2012

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 16, 2012.

db
 13569870 +Kathleen M. LaClaire, 1350 Yosemite Pkwy, Algonquin, IL 60102-5418
 14142095 +Advocate Good Shepard Hospital, 450 W. Highway 22, Barrington, IL 60010-1999
 13569872 American Express Centurion Bank, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
 13569873 +Amex, P.O. Box 981537, El Paso, TX 79998-1537
 13569873 +Bally Total Fitness, 12440 E Imperial Hwy Ste, Norwalk, CA 90650-3178
 13569875 +Chase, 800 Brooksedge Blvd, Westerville, OH 43081-2822
 13569877 +Fia Csna, Po Box 17054, Wilmington, DE 19850-7054
 13569878 +First Revenue Assurance, Dept 13526, P.O. Box 1259, Oaks, PA 19456-1259
 13569879 +Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253
 13569880 +Hsbc/Neimn, Po Box 15221, Wilmington, DE 19850-5221
 13569881 +Hsbc/Rs - Walter E. Smithe, Pob 978, Wood Dale, IL 60191-0978
 14296917 +PRA Receivables Management, LLC, As Agent Of Portfolio Recovery Assocs.,
 c/o Hsbc Bank Nevada, N.a, POB 41067, Norfolk VA 23541-1067
 13569882 ++SPRINT NEXTEL CORRESPONDENCE, ATTN BANKRUPTCY DEPT, PO BOX 7949,
 OVERLAND PARK KS 66207-0949
 (address filed with court: Sprint, P.O. Box 4191, Carol Stream, IL 60197)
 13569883 +Wellington Radiology Group, 9410 Compubill Drive, Orland Park, IL 60462-2627
 14007776 +Wells Fargo Financial Illinois Inc, 4137 121st Street, Urbandale IA 50323-2310
 13569884 +Wffinancial, 219 W. Main Street, Carpentersvill, IL 60110-1723
 13569885 +Wfnbn/Vctria, Po Box 182128, Columbus, OH 43218-2128

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

13569871 +E-mail/Text: kprivitt@alpinefamily.net Feb 15 2012 04:44:43 Alpine Family Physicians,
 350 Surryse Road, Suite 100, Lake Zurich, IL 60047-3217
 13683218 E-mail/PDF: rmscedi@recoverycorp.com Feb 15 2012 04:44:45 Capital Recovery II,
 c/o Recovery Management Systems Corp, Attn: Ramesh Singh, 25 SE 2nd Avenue Suite 1120,
 Miami FL 33131-1605
 13941410 E-mail/PDF: mrdiscen@discoverfinancial.com Feb 15 2012 05:24:23 DISCOVER BANK,
 DFS Services LLC, PO Box 3025, New Albany, Ohio 43054-3025
 13569876 +E-mail/PDF: mrdiscen@discoverfinancial.com Feb 15 2012 05:24:23 Discover Fin Svcs Llc,
 Po Box 15316, Wilmington, DE 19850-5316
 14184874 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Feb 15 2012 04:54:01
 FIA CARD SERVICES, NA/BANK OF AMERICA, BY AMERICAN INFOSOURCE LP AS ITS AGENT, PO Box 248809,
 Oklahoma City, OK 73124-8809
 13953000 +E-mail/PDF: rmscedi@recoverycorp.com Feb 15 2012 04:44:45
 Recovery Management Systems Corporation, For Capital Recovery II LLC,
 As Assignee of HSBC Bank Nevada National, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
 13989564 E-mail/Text: resurgentbknofications@resurgent.com Feb 15 2012 04:13:59 Roundup Funding, LLC,
 MS 550, PO Box 91121, Seattle, WA 98111-9221

TOTAL: 7

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14021212* ++SPRINT NEXTEL CORRESPONDENCE, ATTN BANKRUPTCY DEPT, PO BOX 7949,
 OVERLAND PARK KS 66207-0949
 (address filed with court: Sprint Nextel Correspondence, Attn Bankruptcy Dept, PO Box 7949,
 Overland Park KS 66207-0949)
 14021213* ++SPRINT NEXTEL CORRESPONDENCE, ATTN BANKRUPTCY DEPT, PO BOX 7949,
 OVERLAND PARK KS 66207-0949
 (address filed with court: Sprint Nextel Distribution, Attn: Bankruptcy Dept, P.O. Box 3326,
 Englewood, CO 80155-3326)
 13569874 ##+Bank Of America, Po Box 1598, Norfolk, VA 23501-1598

TOTALS: 0, * 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
 will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
 debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0752-3

User: vgossett
Form ID: pdf006

Page 2 of 3
Total Noticed: 24

Date Rcvd: Feb 14, 2012

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 16, 2012

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.

District/off: 0752-3

User: vgossett
Form ID: pdf006

Page 3 of 3
Total Noticed: 24

Date Rcvd: Feb 14, 2012

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 13, 2012 at the address(es) listed below:

James E Stevens on behalf of Plaintiff James Stevens jimstevens@bslbv.com
James E Stevens jimstevens@bslbv.com, IL48@ecfcbis.com
Jeffrey C McDaniel on behalf of Creditor Wells Fargo Financial Illinois, Inc.
jcm@Brookslawfirmpc.com
Patrick S Layng USTPRegion11.MD.ECF@usdoj.gov
Winston Slater on behalf of Debtor Kathleen LaClaire attorney@winstonSlater.com
TOTAL: 5